

What is claimed is:

1. A method for using a computer apparatus for evaluating a plurality of plans, each having one or more plan design options, from which a plurality of consumers may each select one of the plans under which a provider supplies the selecting consumer's utilization quantity of one or more products,

the computer apparatus comprising an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for outputting the output data,

the method comprising the steps of:

inputting values corresponding to each plan design option in each plan;

inputting the unit cost of supplying each product provided under the plans;

estimating the utilization quantity of each product for each consumer;

predicting the plan selected by each consumer;

calculating the estimated cost by accumulating the costs of supplying each product to each consumer under the predicted plan, whereby the cost of supplying each consumer is the sum of the unit cost of each product multiplied by the consumer's estimated utilization quantity of that product, less any payments made by the consumer;

and

outputting the estimated cost.

2. The method of claim 1 wherein the step of estimating the utilization quantity of each product for each consumer comprises deriving the estimated utilization quantity from the consumer's historical utilization quantity of the product.

3. The method of claim 1 wherein the step of estimating the utilization quantity of each product for each consumer comprises deriving the estimated utilization quantity from the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

4. The method of claim 3 wherein the population segment comprises a representative sample of the consumers.

5. The method of claim 1 wherein the step of estimated utilization quantity of each product for each consumer is derived from the utilization quantity of a randomly selected member of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

6. The method of claim 5 wherein the population segment comprises a representative sample of the consumers.

7. The method of claim 1 wherein one or more of the plans requires payments by the consumers and wherein the step of predicting the plan selected by each consumer comprises identifying the plan which requires the minimum payment by the consumer for the consumer's historical utilization quantity of each product.

8. The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan most commonly preferred by a population segment

having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

9. The method of claim 8 wherein the population segment comprises a representative sample of the consumers.

5 10. The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan preferred by a randomly selected member of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

10 11. The method of claim 10 wherein the population segment comprises a representative sample of the consumers.

12. The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan most closely matching the plan selection criteria preferred by members of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

15 13. The method of claim 12 wherein the population segment comprises a representative sample of the consumers.

14. The method of claim 1 further comprising the step of adjusting the plan design option values according to the difference between a predetermined target cost and the calculated estimated cost.

20 15. The method of claim 14 further comprising the step of inputting the predetermined target cost and wherein the step of adjusting the plan design option values

according to the difference between the predetermined target cost and the calculated estimated cost is performed by the processor.

16. A computer based system for determining the values corresponding to each plan design option of a plurality of plans, from which a plurality of consumers may each select and under each of which plans a provider supplies each selecting consumer's utilization quantity of one or more products, such that the estimated cost to the provider of supplying the products is equal to a predetermined target cost, comprising:

an input device for receiving input data,

a memory device connected to the input device for storing the input data,

a processor connected to the memory device which is programmed to perform operations upon stored data to produce output data, and

an output device connected to the processor for displaying the output data;

the input device capable of receiving data representing proposed initial values

corresponding to each plan design option in each plan and the unit cost of supplying each product;

the processor programmed for estimating the utilization quantity of each product for each consumer, predicting the plan selected by each consumer, and calculating the estimated cost by accumulating the costs of supplying each consumer, whereby the cost of supplying each consumer is the sum of the unit cost of each product multiplied by the consumer's estimated utilization quantity of that product, less any payments made by the consumer;

and

means for adjusting the plan design option values according to the difference between the target cost and the estimated cost.

17. The system of claim 16 wherein the input device is capable of receiving data representing the consumer's historical utilization quantity and wherein the processor is  
5 programmed for estimating the utilization quantity of each product for each consumer as a function of the consumer's historical utilization quantity of the product.

18 The system of claim 17 wherein the processor is programmed for estimating the utilization quantity of each product for each consumer as the consumer's historical utilization quantity of the product.

10 19. The system of claim 16 wherein the output device is capable of displaying the estimated cost to a user.

20. The system of claim 19 further comprising means for inputting signals from a user and wherein the means for adjusting the plan design options according to the difference between the target cost and the estimated cost comprises means for adjusting the plan  
15 design options according to inputs received from the user.

21. The system of claim 16 wherein the input device is capable of receiving data representing the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer and wherein the processor is programmed for estimating the utilization quantity of each product for each  
20 consumer as a function of the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

22. The system of claim 21 wherein the processor is programmed for estimating the utilization quantity of each product for each consumer as the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

5 23. The system of claim 16 wherein the input device is capable of receiving data representing the plan selection criteria preferred by members of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer and wherein the processor is programmed for predicting the plan selected by each consumer as the plan most closely matching the plan selection criteria.

10 24. The system of claim 23 wherein the processor is programmed for estimating the utilization quantity of each product for each consumer as the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

15 25. The system of claim 16 wherein the means for adjusting the plan design options according to the difference between the target cost and the estimated cost comprises a program step for the processor to adjust the plan design option values such that the estimated cost approaches the target cost.

20 26. The system of claim 16 wherein the means for adjusting the plan design options according to the difference between the target cost and the estimated cost comprises the input device having the capability to receive inputs to adjust the plan design options values.

27. A method for using a computer apparatus for evaluating one or more plans, each having one or more plan design options, under which a provider supplies the consumer's utilization quantity of one or more products,

the computer apparatus comprising an input device for receiving input data, a  
5 memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for outputting the output data,

the method comprising the steps of:

inputting values corresponding to each plan design option in each plan;

10 estimating the utilization quantity of each product for the consumer;

calculating the cost to the consumer for each plan by accumulating the transactional cost to the consumer for each product plus any periodic payments made by the consumer;

and

15 outputting the calculated cost.

28. The method of claim 27 further comprising the step of inputting the consumer's historical utilization quantity of each product and wherein the step of estimating the utilization quantity of each product for the consumer comprises deriving the estimated utilization quantity from the consumer's historical utilization quantity of the product.

20 29. The method of claim 27 wherein the step of estimating the utilization quantity of each product for the consumer comprises deriving the estimated utilization quantity

from the average utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

30. The method of claim 27 further comprising the step of inputting the consumer's expected utilization quantity of each product and wherein the estimated utilization  
5 quantity of each product for the consumer is equal to the consumer's expected utilization quantity of the product.

31. The method of claim 27 further comprising the step of adjusting the plan design option values according to the difference between a predetermined target cost and the calculated estimated cost.

10 32. The method of claim 31 further comprising the step of inputting the predetermined target cost and wherein the step of adjusting the plan design option values according to the difference between the predetermined target cost and the calculated estimated cost is performed by the processor.